

MISSION:

The Live Where You Work Homebuyer Program builds strong communities and promotes sustainable land use by encouraging people to live close to their places of employment.

SPONSORS:

Live Where You Work is sponsored by the New Jersey Housing and Mortgage Finance Agency (HMFA) in partnership with individual cities, boroughs and towns throughout New Jersey.

ABOUT THE TOWNSHIP OF BRIDGETON:

The City of Bridgeton, with a population of just under 23,000, is located in the western portion of Cumberland County, New Jersey. Bridgeton, being 2.5 hours from NYC and Washington DC, 40 minutes from Philadelphia and 1 hour from Atlantic City and Delaware, sits in the center of the Mid-Atlantic corridor. Bridgeton is unique in several areas. Building on a rich past that includes many food related industries, the City is home to the Rutgers Food Innovation Center (FIC) and the Food Business Parks of Bridgeton. Both the FIC and the Food Business Parks provide an industry related business cluster that fosters immense growth potential.

Bridgeton's downtown central business district further compliments Rutgers and the Food Business Parks by having established a one-of-a-kind Culinary Arts District for a range of restaurants and related business. Bridgeton is home to New Jersey's largest Historic District with an ornate mix of Victorian, Colonial and Federal style architecture. Home to the Cohanzick Zoo, one of the few remaining free Zoo venues in the region, Bridgeton also hosts southern New Jersey's largest municipal park system with the 1,100 acre Bridgeton City Park. The park, for sheer size, is on par with Central Park in NYC.

In Support of these assets, the City of Bridgeton is an Urban Enterprise Zone (UEZ) community and a Federal Empowerment Zone (EZ) community. Both of these designations provide residents and businesses with incentives and decided economic advantages.

If you already work in Bridgeton, the Live Where You Work Homebuyer Program is just another reason to make Bridgeton your new home!



ANTHONY L. MARCHETTA
Executive Director
NJHMFA



ALBERT B. KELLY
Mayor
Bridgeton, New Jersey



637 South Clinton Avenue
Trenton, NJ 08650-2085
TEL: 609-278-7400
www.njhousing.gov



181 E. Commerce Street
Bridgeton, NJ 08302
TEL: 856-455-3230
[www.cityofbridgeton.com/
live-where-you-work-mortgage-
finance.html](http://www.cityofbridgeton.com/live-where-you-work-mortgage-finance.html)

LIVE WHERE YOU WORK - BRIDGETON HOMEBUYER PROGRAM

DO YOU WORK IN BRIDGETON? YOU MAY BE ELIGIBLE!



LIVE WHERE YOU WORK

A PROGRAM OF THE NJ HOUSING AND MORTGAGE FINANCE AGENCY

**ELIMINATE THOSE LONG COMMUTES TO WORK!
DOWNPAYMENT AND CLOSING COST ASSISTANCE!
MORE FLEXIBLE UNDERWRITING CRITERIA!**

TO LEARN MORE ABOUT LIVE WHERE YOU WORK – BRIDGETON

VISIT US ON THE INTERNET AT
WWW.LIVETHEREYOUWORK.NJ.GOV
OR CALL 1-800-NJHOUSE



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SEARCH FOR A HOME

View potential properties by
visiting these websites:**

www.cityofbridgeton.com/live-where-you-work-mortgage-finance.html



WHAT IS BRIDGETON'S LIVE WHERE YOU WORK PROGRAM?

Live Where You Work - Bridgeton is a special homebuyer incentive program that provides low-interest mortgage loans to homebuyers who work in and who are looking to purchase a home in Bridgeton.

WHAT ARE THE BENEFITS OF BRIDGETON'S LIVE WHERE YOU WORK PROGRAM?

- Low-interest mortgages for homebuyers.
 - Downpayment and closing cost assistance for the purchase of a home.
 - More flexible underwriting criteria for the loan qualification process.
 - Additional savings offered by local businesses in partnership with the Township of Bridgeton.
- Visit www.cityofbridgeton.com/live-where-you-work-mortgage-finance.html for more information.

MAXIMUM INCOME LIMITS FOR BRIDGETON†‡

FAMILY SIZE	TOWNSHIP WIDE
1-2 person household	\$89,400
3+ person household	\$102,810

MAXIMUM PURCHASE PRICE LIMITS FOR BRIDGETON†

HOUSE TYPE	TOWNSHIP WIDE
New 1 family	\$364,500
Existing 1 family	\$364,500
Existing 2 family	\$410,542
Existing 3 family	\$498,789
Existing 4 family	\$575,526

A MESSAGE FROM MAYOR ALBERT B. KELLY:

A solid foundation paves the way when you're building for the future. Our community has set in place a number of growth and development tools to make Bridgeton NJ unique in the Mid-Atlantic region. With this solid foundation, a strong plan of action, effective programs and a dedicated team, we're building on our strengths, creating new possibilities to live, work and play in our city.

Our main focus is to champion our community, helping those who have chosen to build their future in Bridgeton. That is what's behind our commitment to growing our city through the Live Where You Work Program.

Join us in a new era of possibility...Live Where You Work...Bridgeton, NJ.

*Albert B. Kelly, Mayor
City of Bridgeton*

** Not all properties listed on these websites are located within Urban Target Areas.

† These limits are set by the federal government and are subject to change without notice. (Updated 3/31/08)

‡ Interest rates will vary depending on income. See www.livewhereyouwork.nj.gov for more information.